



# Your Retirement...

## PENSION & BENEFIT UPDATES FOR RETIREES OF THE ARIZONA STATE RETIREMENT SYSTEM

### Medical Management *What it Means to You*

**M**edical management refers to a broad array of practices used by UnitedHealthcare (UHC) to improve health quality and reduce cost for ASRS retirees. These practices are often captured under the headings of utilization management (UM), case management (CM), independent review (IR), disease management (DM) and managing a retiree population through the calls received at UHC customer service and Nurseline.

Savings and benefits of participation in these programs are important to your health and well-being. ASRS retirees are using these programs to achieve healthy outcomes while reducing their cost of health care.

#### **For ASRS Enrolled Non-Medicare Retirees:**

- 12% are actively engaged in a supportive doctor-patient relationship program accounting for 54% of the total claims paid by UHC.
- Approximately \$250,000 was saved due to Emergency Room avoidance and care being provided at the most appropriate care setting outside the Emergency Room.
- Those with neoplasms (growth, benign or malignant) were the highest cost retirees (greater than \$50,000 spent in a year) and 94% of retirees who had a neoplasm were touched by a UHC clinical program, including Cancer Resource Services.
- Of the non-high cost neoplasm members, 26% were involved in

*"Medical Management," continued on page two*

### S-T-R-E-T-C-H Your Dental Dollars!

**N**o matter what your budget, most of us look for ways to get the most bang for our buck! One way for you to benefit from your dental plan is to understand how to maximize your savings. Whichever plan you choose, be sure you understand how your plan works. Let's review:

If you enroll in either of the **Assurant indemnity dental plans, Low or High option**, you can obtain your dental care from any dentist you choose, but you may spend less for your dental treatments and services by using an Assurant Dental Health Alliance® (DHA®) network dentist. Every DHA dentist agrees to discount their fees for all services covered by your dental plan. You may locate a DHA dentist near you by going to the dedicated web site that Assurant hosts for ASRS

*"Dental," continued on page five*

***Inside this issue...*** Retirees in the Community... **2** ■ Urgent vs. Emergency Care... **3**  
■ It's Easy to Replace Your Lost or Stolen Social Security Card... **3** ■ UnitedHealthcare Wellness... **4**  
■ SilverSneakers: Affordable Fitness... **5** ■ Best Selling Drugs Going Off Patent... **6**  
■ Making Your Medications Easier to Manage... **7** ■ WellCard Health Discount Savings Card... **8**

## Retirees in the Community!

The ASRS is interested in your involvement in our community. Retirees are known for sharing their time & talents, and we'd like to hear about it. Volunteer in schools? Help at the food bank? Please let us know of any charitable activities you and your retirement associations may be involved in.

Send us an email ([ecomunication@azasrs.gov](mailto:ecomunication@azasrs.gov)) or message us on Facebook (<http://www.facebook.com/azasrs>). Photographs are encouraged! ■



### ***“Medical Management,”** continued from page one*

a clinical program.

- Retirees had 100% engagement in the following areas: critically ill patients, end stage renal disease (ESRD), and transplant management.

#### **For ASRS Enrolled Medicare Retirees:**

- Retirees admitted to the hospital were reduced from 316.5 per thousand in 2010 to 285 per thousand in 2011.
- During 2011, nurses managed more than 2,000 retirees while they were in the hospital or related facility. More than 89% of these cases were managed by a nurse placed onsite in the facility or hospital.
- Targeted clinical programs successfully engaged members in high risk categories.
- Highly Engaged Clinical programs such as the Heart Failure program helps retirees manage their illness through a unique combination of home biometric monitoring, education and care coordination. Highlights of highly Engaged Clinical Programs:
  - There were 385 retirees actively engaged in the Heart Failure Clinical Program in 2011, an increase of 30% vs 2010.
  - 75% of qualified members were engaged in the Chronic Heart Failure program in 2011.
  - 99% overall member satisfaction rate for all retirees who used a UHC Clinical Program.

- Total number of actively engaged members in the Treatment Decision Support Program has more than doubled in 2011 vs. 2010. Retirees receive information about their medical conditions, treatment options, and clinical and cost ramifications of treatment choices.
- 100% engagement for retirees needing a Transplant. This means that 100% of retirees who were referred to the program by their physician and/or UHC case manager participated in the program.
- 72.5% of qualified members were engaged in the ESRD program.

Medical management is an important collaborative process between retirees and UHC that facilitates recommended treatment plans to assure the appropriate medical care is provided at the lowest cost. This planning and coordination of health care services helps to achieve the appropriate goal of medical rehabilitation. In summary, medical management requires the evaluation of a medical condition, developing and implementing a plan of care, coordinating medical resources, communicating health care needs to the retiree, and then monitoring the progress that promotes cost-effective care. Please call UnitedHealthcare at 1-877-365-7949 to find out more about these programs.

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*For related information, please see “UnitedHealthcare’s Wellness Philosophy & Programs” article, on page 4. ■*

# Urgent vs. Emergency Care - What's the Difference?

*For UHC-Enrolled Non-Medicare and Medicare Advantage Members Only*

## What is a “medical emergency” and what should you do if you have one?

A “medical emergency” is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

**Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do not need to get approval or a referral first from your primary care physician.

**As soon as possible, make sure that UnitedHealthcare (UHC) has been told about your emergency.** UHC needs to follow up on your emergency care. You or someone else should call to tell UHC about your emergency care, usually within 48 hours by calling the Customer Service number located on the back of your ID card.

**What if it wasn't a medical emergency?** Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, the health plan will cover your care.

## What is “urgently needed care”?

“Urgently needed care” is a non-emergency, unforeseen medical illness, injury, or condition, that requires immediate medical care (non life threatening) when you cannot see your regular physician. Examples would include after hours, weekend, and travel. Urgently needed care may be furnished by in-network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. The unforeseen condition could, for example, be an unforeseen flare-up of a known condition that you have.

**What if you are in the UHC's service area when you have an urgent need for care?** In most situations, if you are in the plan's service area, UHC will cover urgently needed care only if you get this care from a network provider and follow the rules described in your certification of coverage. However, if the circumstances are unusual or extraordinary, and network providers are temporarily unavailable or inaccessible, UHC will cover urgently needed care that you get from an out-of-network provider. Check your Provider Directory for a list of network Urgent Care Centers.

## What if you are outside UHC's service area when you have an urgent need for care?

When you are outside the service area and cannot get care from a network provider, UHC will cover urgently needed care that you get from any provider.

Copays apply according to the plan a member has in place. Urgent care is less expensive and a good alternative for immediate care. ■

# It's Easy to Replace Lost or Stolen Social Security Cards

*...but there's a limit!*

## **QUESTION:**

*I lost my Social Security card. Should I get a new one?*

## **ANSWER:**

You can replace your Social Security card for free if it is lost or stolen, but you are limited to three replacement per year and 10 during your lifetime.

Learn more at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). ■



# UnitedHealthCare Wellness Philosophy & Programs

## *For Medicare Advantage Members*

UnitedHealthcare's (UHC) retiree focused wellness and disease management programs comprise an integrated health management continuum with coordination across all points of access and across all levels of wellness and disease acuity.

UHC's tailored suite of programs reduces fragmentation and costs related your health care experi-

ence, addressing retirees' holistic care needs across a spectrum of health and disease states. The clinical programs go beyond traditional Medicare plans to offer retirees the support and the services they need to maneuver through a complex integrated system of care.

Outreach and engagement in UHC clinical programs are geared towards optimizing the retiree ex-

perience by providing education, actionable information and support to the members. As a result, retirees and their caregivers are enabled and better prepared for improving self-management, becoming knowledgeable and informed to enhance the interface with their physicians, and being an active participant in their healthcare decisions.

### Programs provided to UHC Medicare Advantage members include:

#### Prevention and Wellness Programs

**UHC prevention and wellness programs promote wellness, improved lifestyle self-management, improve health literacy and support good health care decision-making.**

<b>NurseLine</b>	NurseLine empowers members to make better health care decisions. Serving as a referral point, NurseLine's registered nurses provide services 24 hours a day, every day. They focus on our four basic value pillars of right care, right provider, right medications and right lifestyle.
<b>Access Support and Advocacy</b>	UHC access support advocates and network specialists help members to identify an appropriate, high-quality provider and to schedule an appointment. Members can connect with these services through NurseLine's toll-free telephone number.
<b>Solutions for Caregivers</b>	Solutions for Caregivers is a comprehensive management program designed to support family caregivers in helping aging family members to stay healthy, to function as independently as possible and to live with dignity. Simultaneously, the program helps caregivers to maintain their own health, to mitigate stress and caregiver burnout and to maximize available community resources and support.
<b>Reminders</b>	The Reminders program targets members who have missed specific high-priority preventive services recommended by sources such as the United States Prevention Services Task Force, the American Diabetes Association and the Centers for Disease Control and Prevention. We identify such members based on claims and other administrative data. We contact targeted members through a combination of mailings and/or telephonic IVR technologies to encourage them to seek appropriate services.
<b>SilverSneakers / Steps Programs</b>	<p>SilverSneakers is a fitness program that includes group exercise classes, workouts, health education seminars, social events and much more.</p> <p>SilverSneakers Steps is a personalized fitness program for members who do not have a SilverSneakers location nearby. After registering as a Steps member, members receive a kit with tools for getting fit, including resistance bands, an exercise DVD and "how-to" material.</p> <p>SilverSneakers® offers an innovative blend of physical activity, healthy lifestyle education and socially-oriented programming that allow members to take greater control of their health.</p>

## ***“Dental,”** cont from page one*

members: [assurantemployee-benefits.com/ASRS](http://assurantemployee-benefits.com/ASRS), under PPO Plans (Freedom Basic or Freedom Advance) select “Click here to find a local dentist”. For help finding a DHA dentist, call Assurant at 800.442.7742.

If you enroll in the **Prepaid or DHMO dental plan** (note: the Prepaid plan is only offered in certain states and the DHMO plan is only offered in Arizona), you must select a network general dentist as your primary dentist. Each family member can choose a different general dentist and can change your dentist up to once a month. In the event you need a specialist, you must select a network specialist (certain exceptions apply with the DHMO plan). To locate a Prepaid or DHMO dentist, follow the same search steps as above, but click the applicable plan name under the DHMO dental plan options. For help finding a Prepaid/DHMO dentist, call Assurant at 800.443.2995.

Your ASRS on-site Assurant representative is also available to assist you with your dental plan questions at 602.240.2032 (in Phoenix), 520.239.3100 ext. 2032 (in Tucson), or 800.621.3778 ext. 2032 (out-of-area). ■

## **SilverSneakers®: Affordable Fitness**

If feeling better and looking good aren't enough to convince you, research shows that regular exercise can also dramatically impact your pocketbook – even more so for older adults with chronic disease.

ASRS retirees utilize the SilverSneakers® fitness program at a higher rate than non-ASRS members. In December 2012:

- 37.7% of ASRS members were enrolled, whereas 21.2% non-ASRS members were enrolled at a fitness center
- 11.4% of ASRS members participated at least 1 time in December, whereas 6.8% of non-ASRS members participated 1 time or more that same month

A 2008 study funded by the Centers for Disease Control and Prevention (CDC) tracked a group of Healthways SilverSneakers® Fitness Program participants for two years and found that they were admitted to the hospital less often and had lower overall health care costs. Study participants saved an average of \$500 compared with a control group that did not participate. Participants averaging at least two fitness center visits per week over two years had at least \$1,252 less in health care costs in year 2 than did those who averaged less than one visit per week.

Exercise can also help prevent the onset of medical problems and treat the symptoms of other chronic conditions such as heart disease and osteoarthritis. Regular exercise can speed recovery from a heart attack and also help to prevent symptoms worsening if you already have heart disease or a risk factor such as high blood pressure. Moderate-intensity activity (such as brisk walking) on most days of the week is most beneficial for the prevention and treatment of heart disease.

A common misconception among older adults with osteoarthritis is that exercise will worsen the condition. Proper exercise can help control pain and other osteoarthritis symptoms. Aquatic classes such as SilverSneakers SilverSplash® can be particularly soothing.

The SilverSneakers® Fitness Program is available at no additional cost to retirees enrolled in an ASRS medical plan. SilverSneakers® includes a basic fitness membership with use of treadmills, free weights and pools at select locations, plus SilverSneakers® member-only classes. Taught by certified instructors, the classes include total-body conditioning, cardiovascular and muscular endurance training, and flexibility and balance exercises. Remember to check with your doctor before starting SilverSneakers® or any exercise program.

Find out how SilverSneakers® can help you get moving, be healthy and save money. To sign up or find a participating location, visit [www.silversneakers.com](http://www.silversneakers.com) or call 888-423-4632. ■

## Best Selling Drugs Going Off Patent... *New Generics for 2013*

Some of the most popular prescription drugs are about to get a lot cheaper. As patents on brand name drugs expire, generic equivalents become available in the marketplace. When drug companies develop a drug the FDA usually grants them exclusive rights to market that drug for a set period of time. When those rights expire, other companies can make the exact same drug. Since there is

competition, the generics are cheaper. Retirees, in particular, often price shop to get the best value for their dollar. Drugs becoming available as generics can save patients a great deal of money.

Here is a snapshot of some of the drugs most used by ASRS retirees that recently went off patent or will be going off patent in 2013:

Brand Drug Name	Generic Drug Name	Common Use	Launch and Expected Launch Date(s)*
Lexapro	Escitalopram	Depression	Mar-12
Seroquel	Quetiapine	Mental illness	Mar-12
Provigil	Modafanil	Narcolepsy	Apr-12
Plavix	Clopidogrel	Stroke/heart attack prevention	May-12
Actos	Pioglitazone	Diabetes	Aug-12
Singular	Montelukast	Asthma	Aug-12
Diovan	Valsartan	High blood pressure	Sep-12
Diovan HCT	Valsartan/HCT	High blood pressure	Sep-12
Tricor	Fenofibrate	Cholesterol lowering	Jan-13
Niaspan	Niacin extended-release	Cholesterol lowering	Sep-13
Aciphex	Rabeprazole	Ulcers/reflux disease	Nov-13
Cymbalta	Duloxetine	Depression	Dec-13
Evista	Raloxifene	Osteoporosis	Mar-14
Nexium	Esomeprazole	Ulcers/reflux disease	May-14
Copaxone	glatiramer	Multiple sclerosis	May-14
Celebrex	Celecoxib	Arthritis	May-14
Lunesta	Eszopiclone	Insomnia	May-14
Actonel	Residronate	Osteoporosis	May-14
Lumigan	Bimatoprost	Glaucoma	Aug-14
Namenda	Memantine	Alzheimers	Jan-15
Abilify	Aripiprazole	Mental illness	Apr-15
Gleevec	Imatinib	Cancer	Jul-15

*\*Note: launch and expected launch date (s) are the date the generic drug was available or will be available.*

Retirees taking brand-name medications that won't go generic for years may also be able to save money. Often there are similar drugs that, while not being

exactly the same, may work for you. Please consult your doctor for alternatives for brand-name medications.

For related information please see "Making Your Medications Easier to Manage", on page 7. ■

# Making Your Medications Easier to Manage

As our health needs change during life, it's not uncommon to take many kinds of medications. This is especially true for individuals with diabetes. Different prescription medications treat different problems. They come in many forms and are taken in a variety of ways and at specific times.

It can be easy to mix up medications if you take several kinds at different times — especially if they look alike or their names sound similar. You should have a clear understanding of every prescription medication and supplement you take.

By following the advice in this guide, you can achieve better control of your health to stay active and independent.

## *What is a medication profile?*

A medication profile is a list of every medication you currently take. Your medication profile should contain:

- Name of prescription medication,
- Strength (as in milligrams),
- Dosage form (pill or liquid),
- Directions for use (number of times per day, if you take it with or before a meal, etc.),
- Reason why you take the medication,
- When you started taking it,
- Name of the doctor who prescribed it,
- And any over-the-counter pills & supplements you take.

## *How should I use my medication profile?*

Show the list every time you visit your doctor or health care team. Keep it up-to-date so that they have the most current information about the medication you are taking.

- If you wish to save money at the pharmacy, ask if any of your current or new prescriptions are available in generic form because generics have the same active ingredient of their brand counterparts but often cost less.

- If you have trouble following or remembering the dosage schedule, tell your doctor, who might be able to change the medication plan to make it easier for you.

## *How can I remember to take my medications?*

- Use a pill container with compartments for each day of the week, filling the pillbox at the beginning of the week.
- If you take medications more than once a day, use a separate pill box for each time of the day; one for morning, one for noontime, etc.
- Keep a written record of each time you take your dose of each medication, so that you don't accidentally re-take your medication or worry that you missed a dose.
- Understand why each medication is important to your health, which can motivate you to make them a regular activity of your daily schedule.

## *How can I help make sure my medications work for me?*

- Always take the exact amount prescribed.
- Stay as close as possible to the scheduled dosage times.
- Do not mix medications with alcohol.
- Call your health care provider if you have any unpleasant or unusual reactions to a medication.
- Throw away medications that have expired.

## *How can my pharmacist help me?*

Your pharmacist can be a valuable source of information about each prescription medication you take. Get or learn the following when you fill your prescriptions:

- Written information about the medication,
- The most important thing to know about the prescription,
- How to take the medication,
- And any tests or monitoring required when you are on this medication. ■





## Arizona State Retirement System

### *Your Retirement*

PO Box 33910

Phoenix AZ 85067-3910

#### Contact Us:

[www.azasrs.gov](http://www.azasrs.gov)

#### By Secure

##### Email:

[www.azasrs.gov/  
web/ContactUs.do](http://www.azasrs.gov/web/ContactUs.do)

#### Not Online?

In Phoenix:

(602) 240-2000

In Tucson:

(520) 239-3100

Toll-Free:

(800) 621-3778

## WellCard Health Discount Savings Card

**Y**ou and your family can now receive valuable savings on prescriptions and health care services by using the WellCard Health Discount card.

For 2013, available WellCard Discount Card services have been expanded. In addition to valuable discounts on prescription medication, the WellCard program now offers discounted dental, hearing, MRI, lab and imaging services at no additional cost.

**Prescription Drugs** – WellCard is accepted at over 59,000 pharmacies nationwide. Over 60,000 brand and generic drugs are included.

**Dental** – WellCard is accepted at over 70,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia.

**Hearing** – WellCard participants receive a free hearing test and 15% discount on over 80 hearing aid models at 1,350 Beltone locations nationwide, with a Lifetime

Care Program included.

**MRI and Imaging** – save up to 70%! WellCard participants save 20% or more on MRI, PET, CT scans, and other imaging services at over 3,900 locations.

**Lab** – save up to 60%! Actual savings are displayed immediately using the online search tool to locate a lab and order their test.

To utilize the enhanced benefits of the WellCard program call WellCard at 800-562-9625 or visit [www.wellcard-health.com](http://www.wellcard-health.com) to order your new card or print your card at [www.azasrs.gov](http://www.azasrs.gov). Click the Retirees tab, then “Health Insurance” and select WellCard Prescription Card Information. This card replaces previous WellCards.

There is no charge for the card, no limits on prescriptions or other services filled, and no expiration date. Discounts are given at time of purchase. Start saving money today with your WellCard Health Discount card. ■